

Ex. 25

STATE OF ALABAMA
COUNTY OF RANDOLPH

recorded in Above Book and Page
02/26/2004 11:40:42 AM
George Diamond
Probate Judge
Randolph County, Alabama

MORTGAGE FORECLOSURE DEED

Recording Fee	16.00
TOTAL	16.00

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on May 1, 2000, **George McCarley, a single man, Party of the First Part**, executed a certain mortgage to **HomeSense Financial Corp. of Alabama**, which said mortgage is recorded in Mortgage Book 403, Page 122, in the Office of the Judge of Probate of Randolph County, Alabama Which said Mortgage was last sold, assigned and transferred to Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Finance Corporation, its successors and assigns; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc. did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in the The Randolph Leader, a newspaper of general circulation in Randolph County, Alabama, in its issues of 1/21, 1/28, 2/4/04; and

WHEREAS, on February 12, 2004, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Randolph County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc. in the amount of **TWENTY-ONE THOUSAND SIX HUNDRED FORTY-EIGHT AND 13/100 DOLLARS (\$ 21,648.13)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Marcus Clark conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of **TWENTY-ONE THOUSAND SIX HUNDRED FORTY-EIGHT AND 13/100 DOLLARS (\$ 21,648.13)**, on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., and its successors and assigns, the following described real property, situated in Randolph County, Alabama, to-wit:

11600

PREPARED BY: DAVID VANBUSKIRK
MORRIS, SCHNEIDER & PRIOR, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341
(770) 234-9181

MSP FILE NO.: 648.0311368AL/LEE
LOAN NO.: 0002935534

STATE OF ALABAMA
COUNTY OF RANDOLPH

DEED 306 706
Recorded In Above Book and Page
02/26/2004 11:40:42 AM
George Diamond
Probate Judge
Randolph County, Alabama

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

Recording Fee 16.00
TOTAL 16.00

WHEREAS, heretofore on May 1, 2000, George McCarley, a single man, Party of the First Part, executed a certain mortgage to HomeSense Financial Corp. of Alabama, which said mortgage is recorded in Mortgage Book 403, Page 122, in the Office of the Judge of Probate of Randolph County, Alabama Which said Mortgage was last sold, assigned and transferred to Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Finance Corporation, its successors and assigns; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc. did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in the The Randolph Leader, a newspaper of general circulation in Randolph County, Alabama, in its issues of 1/21, 1/28, 2/4/04; and

WHEREAS, on February 12, 2004, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Randolph County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc. in the amount of TWENTY-ONE THOUSAND SIX HUNDRED FORTY-EIGHT AND 13/100 DOLLARS (\$ 21,648.13); which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Marcus Clark conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of TWENTY-ONE THOUSAND SIX HUNDRED FORTY-EIGHT AND 13/100 DOLLARS (\$ 21,648.13), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., and its successors and assigns, the following described real property, situated in Randolph County, Alabama, to-wit:

DEED 306 707

MSP FILE NO.: 648.0311368AL/LEE

LOAN NO.: 0002935534

A lot of land in the City of Roanoke, Alabama, particularly described as follows: Lot No. 4 in Block d, according to map of David Manley's estate, made by C. R. Pittman, County Surveyor, dated April 3, 1916, said lot fronting on the east side of Chestnut Street a distance of 68 feet and extending back 210 feet on the north line and 213 feet on the south line and being 42 feet wide on the east or back end; and also, a strip off the former W. H. McMurray lot, adjoining said lot No. 4 on the south side, said strip being 11 1/2 feet from on the east side of Chestnut Street, extending back 213 feet on the north line and 215 feet on the south line and being 8 feet wide on the east or back end, together with all improvements thereon. This being the same property as described in Deed Book 120, Page 219, Office of the Judge of Probate, Randolph County, Alabama.

SOURCE OF TITLE: Deed Book 176 Page 55

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc., its successors and assigns forever; subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

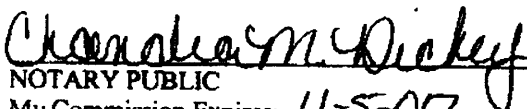
IN WITNESS WHEREOF, George McCarley, a single man and Mortgage Electronic Registration Systems, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 12th day of February, 2004.

BY: 
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF RANDOLPH

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for George McCarley, a single man and Mortgage Electronic Registration Systems, Inc., is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that being informed of the contents of said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th day of February, 2004.


NOTARY PUBLIC
My Commission Expires: 11-5-07

Grantee Name / Send tax notice to:
Household Finance
636 Grand Regency Blvd., 3rd Floor
Brandon, FL 33510